

Certificate of Notice Page 1 of 4
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

DEFAULT O/E JAD

IN RE:

ZACHARY J.L. SEVERNS, SR.

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-70533 JAD

Chapter 13

Related to Doc. No.: 85

ORDER OF COURT

AND NOW, this 8th day of January, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



U.S. BANKRUPTCY JUDGE

Jeffery A. Deller

FILED
1/8/25 8:22 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Zachary J.L. Severns, Sr.
Debtor

Case No. 19-70533-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jan 08, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2025:

Recip ID	Recipient Name and Address
db	+ Zachary J.L. Severns, Sr., 218 Old Orchard Way, Johnstown, PA 15905-3222
15137231	+ QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
15114014	+ Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 09 2025 00:21:33	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 09 2025 00:05:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15114005	+ Email/Text: assignedrisk@ameriserv.com	Jan 09 2025 00:06:00	Ameriserv Financial, 216 Franklin Street, 6th Fl., Ste. 608, PO Box 520, Johnstown, PA 15907-0520
15114006	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 09 2025 00:21:37	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15114007	+ Email/Text: bankruptcy@credencerm.com	Jan 09 2025 00:06:00	Credence Resource Mana, Po Box 2300, Southgate, MI 48195-4300
15145896	Email/Text: G06041@att.com	Jan 09 2025 00:06:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15114008	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 09 2025 00:06:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
15137085	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 09 2025 00:06:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15152067	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 09 2025 00:32:07	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
15114009	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 09 2025 00:21:30	Jpmcb Auto, Po Box 901003, Ft Worth, TX 76101
15114010	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 09 2025 00:10:20	Jpmcb Card, Po Box 15298, Wilmington, DE 19850
15126254	+ Email/Text: RASEBN@raslg.com	Jan 09 2025 00:05:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15114011	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 09 2025 00:06:00	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15145272	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 09 2025 00:06:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

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15140046	Email/PDF: cbp@omf.com	Jan 09 2025 00:11:03	ONEMAIN FINANCIAL SERVICES, INC., PO BOX 3251, EVANSVILLE, IN 47731-3251
15114012	+ Email/PDF: cbp@omf.com	Jan 09 2025 00:45:54	Onemain, Po Box 1010, Evansville, IN 47706-1010
15141934	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 09 2025 00:21:34	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15114013	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 09 2025 00:10:03	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15115314	^ MEBN	Jan 08 2025 23:52:29	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		Quicken Loans INC.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15215097	*+	QUICKEN LOANS INC., BANKRUPTCY TEAM,, 635 WOODWARD AVE, DETROIT MI 48226-3408

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Quicken Loans INC. dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Quicken Loans INC. jblank@pincuslaw.com brausch@pincuslaw.com
Kenneth P. Seitz	on behalf of Debtor Zachary J.L. Severns Sr. thedebterasers@aol.com

Office of the United States Trustee

District/off: 0315-7

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ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

Thomas Song

on behalf of Creditor Quicken Loans INC. pawb@fedphe.com

TOTAL: 10